

IN THE SPECIFICATION:

Please amend the specification as follows:

At page 1, lines 10-11, delete the sentence: "All of these applications ... set forth."

IN THE CLAIMS:

Please amend Claims 1-53, as follows:

- A'
1. (Amended) [An automated] A transaction network, comprising:
a first service provider responsive to a message having a first format;
a second service provider responsive to a message having a second format different from said first format; and
[an automated] a transaction terminal [for communicating] adapted to communicate with the first service provider with the first formatted message in response to a first user input, and [communicating] with the second service provider with the second formatted message in response to a second user input.
 2. (Amended) The [automated] transaction network of claim 1 wherein said first service provider [is] comprises a banking network, said second service provider [is] comprises a non-banking network, and said [automated] transaction terminal is [capable of dispensing] adapted to dispense money in response to the first user input.
 3. (Amended) The [automated] transaction network of claim 1 further comprising a third service provider responsive to a message having a third format different from said first and second formats, and wherein said [automated] transaction terminal communicates with both the second service provider using the second formatted message and the third service provider using the third formatted message in response to the second user input.